



Office of the Staff Judge Advocate LEGAL SERVICES

I Corps (Fwd) and U.S. Army Japan

Newsletter

February - March 2008

Unit 45005
APO AP 96338
Bldg.101, Rm.CE209
Phone: 263-4698
Hours: M-F
08:30-12:00 &
13:00-16:00

In This Issue

- More Yen for Your Dollar
- Get a Bigger Paycheck by Reducing Tax Withholdings
- Affirmative Claims: Bringing Money Back to the Command

More Yen for Your Dollar



Have you noticed a small charge on your credit card statement every time you buy something using yen? Most credit cards charge a currency conversion fee for foreign purchases made with their credit cards, debit cards, and ATM cash withdrawals.

Though small, these fees can add up over the course of your tour in Japan. By understanding these fees, you may be able to avoid them.

The fee has two parts. First, Visa and MasterCard have a standard 1 percent charge on foreign purchases. For that 1 percent fee, Visa or MasterCard converts the yen your card was charged into U.S. dollars. All Visa or MasterCard cards carry that 1 percent charge.

Second, the bank issuing the card may add another fee, usually 2 percent, which adds up to a 3 percent total charge on foreign purchases or \$3 for every \$100 spent.

Bankrate.com compiled a table comparing the fees charged by most major banks at www.bankrate.com/brm/news/cc/20050624b1.asp. It reports fees for credit card purchases ranging from 0 percent for Capital One and Discover cards to 3 percent for Wells Fargo, Bank of America, and Chase cards. With a little research, you can find a card with a lower fee or even no fee for currency conversion.



Get a Bigger Paycheck by Reducing Tax Withholdings

When you filed your taxes did you get a large tax refund? If so, you are not alone. Many people get a large refund year after year. But rather than getting a large tax refund at the end of the year, there are two ways to get that money throughout the year: first, you can adjust your tax withholding; and second, you can apply to receive advanced earned income credit (EIC).



Your income tax withholding is the amount of money taken out of your paycheck every month for federal taxes. The amount taken each month is calculated based on the number of allowances or exemptions you claimed on IRS Form W-4. The more exemptions you claim, the less that is withheld each month. If less is withheld each month, there will be more in your paycheck.

To figure out what changes you should make to your withholding, the IRS provides a withholding calculator. It is available at <http://www.irs.gov/individuals/article/0,,id=96196,00.html>.

Once you know how you want to adjust your withholding, making the change is a simple process through MyPay. Simply log in to MyPay and click "Federal Withholding" on the main menu. Enter the number of exemptions and confirm the change.

Another way to put more money in your paycheck each month is to apply for advanced EIC. Advanced EIC may pay up to \$1,750 throughout the year. You can apply for advanced EIC if you qualified for EIC last year, you expect to qualify this year, you have at least one qualifying child, and you expect to have an adjusted gross income of less than \$33,995. To apply you must complete a form W-5 and submit it to the local military pay office.

Need Tax Help?



The Camp Zama Tax Center (CZTC) is here to help you complete and e-file your taxes.

Hours: Monday through Friday from 07:30 until 16:30 (except U.S. Holidays) through June.

Location: Camp Zama, Building 101, Room CS109

Phone: 263-8268

Camp Zama Tax Center...bringing you one step closer to your refund

Affirmative Claims: Bringing Money Back to the Command

An affirmative claim is a claim filed by the United States against third parties for damage to DOD property or injury to military personnel, family members, and retirees. There are two types of affirmative claims: property damage claims and medical care claims.

Property damage claims are those in which the U.S. is seeking to recover its costs for repair or replacement of U.S. Government property (e.g., GOV) that was damaged or destroyed by third parties. Most of these claims arise from motor vehicle accidents and are asserted directly against the insurance company of the person at fault. Money collected is returned to the unit responsible for the property or the installation on which the property was located.



When the negligence or wrongful acts of a third party cause injuries to U.S. service members, family members, and retirees, the United States may recover the reasonable value of medical care provided in U.S. military medical treatment facilities (MTF) or in civilian medical facilities at Government expense. Almost all medical care recovery claims result from motor vehicle accidents. These claims include vehicle to object accidents with injuries to passengers, vehicle to vehicle accidents, and vehicle to pedestrian or bicyclist accidents. Medical care recovery claims are asserted directly against the insurance company of the person at fault and the money recovered is returned to the MTF providing the treatment.

In addition to the cost of medical treatment, the U.S. can recover the cost of a Soldier's wages for the period of time that he is in the hospital or on convalescent leave. Money recovered for lost wages is returned to the installation or unit to which the Soldier is assigned.



Please contact the Claims office at 263-4137 if you know of or become aware of situations in which third parties damaged DOD property or injured a U.S. Soldier, family member, or retired member. This will permit the U.S. Government to be reimbursed for its losses.

For Questions or assistance, please visit the Camp Zama Legal Assistance Office in Building 101, Room CE209 or call DSN: 263-4698.